

No. 172

ABSTRACT OF REPORTS  
OF CONDITION OF  
MONTANA

State Banks  
and  
Trust Companies

•  
National Banks

•  
Building & Loan Associations

June 30, 1955



R. E. TOWLE - - Sup't. of State Banks  
E. R. KAHLA - - - - Chief Examiner  
E. H. E. HELGESON - - Field Examiner  
D. I. CREEL - - - - - Examiner  
L. W. ALKE - - - - - Examiner  
J. F. McLEOD - - - - - Examiner  
ALICE SEARLE - - - - - Secretary

# MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

(1) Members Federal Reserve Bank

# MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

# MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association



**Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1955,  
Compared with Reports of June 30, 1954**

RESOURCES:	June 30, 1955	June 30, 1954	Increase + Decrease—
Loans and Discounts	\$110,339,728.88	\$ 96,492,667.96	\$ 13,847,060.92+
Overdrafts	88,817.64	69,770.60	19,047.04+
U. S. Govt. Bonds	137,527,593.02	139,210,043.79	1,682,450.77—
Other Public Bonds	19,842,304.76	17,333,194.52	2,509,110.24+
Bonds, Warrants, etc.	10,009,460.00	7,926,077.69	2,083,382.31+
Stock Federal Res. Bank	302,900.00	284,900.00	18,000.00+
Cash and Due from Banks	69,347,578.84	76,611,476.69	7,263,897.85—
Banking House	700,199.08	646,384.90	53,814.18+
Furniture and Fixtures	368,848.40	432,806.49	63,958.09—
Other Real Estate	156,021.00	15,658.68	140,362.32+
Other Assets	631,677.09	583,303.39	48,373.70+
	<u>\$349,315,128.71</u>	<u>\$339,606,284.71</u>	<u>\$ 9,708,844.00+</u>
		Increase	\$ 9,708,844.00+
LIABILITIES:			
Capital: Common	\$ 6,005,000.00	\$ 5,965,000.00	\$ 40,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	7,671,000.00	6,918,000.00	753,000.00+
Undivided Profits	4,325,434.21	4,352,382.57	26,948.36—
Reserves	1,009,581.87	937,052.41	72,529.46+
Due to Banks	11,487,805.45	14,556,381.90	3,068,576.45—
Demand Deposits	205,792,104.58	201,642,848.10	4,149,256.48+
Officers' Checks, etc.	2,714,898.13	2,636,144.09	78,754.04+
U. S. Govt. Funds	7,068,371.11	6,825,340.96	243,030.15+
Other Public Funds	36,174,562.94	32,334,571.40	3,839,991.54+
Time Certificates	7,862,026.75	7,061,894.04	800,132.71+
Savings Deposits	57,630,607.48	55,035,096.11	2,595,511.37+
Bills Payable	85,000.00		85,000.00+
Other Liabilities	1,488,736.19	1,341,573.13	147,163.06+
	<u>\$349,315,128.71</u>	<u>\$339,606,284.71</u>	<u>\$ 9,708,844.00+</u>
		Increase	\$ 9,708,844.00+

**Aggregate Resources and Liabilities of 40 National Banks of Montana, June 30, 1955, Compared with Reports of June 30, 1954**

RESOURCES:	June 30, 1955	June 30, 1954	Increase + Decrease—
Loans and Discounts	\$108,477,136.80	\$ 94,201,288.63	\$ 14,275,848.17+
U. S. Govt. Securities	132,445,056.46	133,353,747.94	908,691.48—
Other Bonds and Securities	25,050,961.98	21,265,834.91	3,785,127.07+
Cash and Due from Banks	76,041,723.29	80,784,542.49	4,742,819.20—
Banking House—F. and F.	3,754,200.05	2,931,917.36	822,282.69+
Other Real Estate	116,245.98	25,000.00	91,245.98+
Other Assets	1,193,357.77	1,066,661.65	126,696.12+
	<u>\$347,078,682.33</u>	<u>\$333,628,992.98</u>	<u>\$ 13,449,689.35+</u>
		Increase	\$ 13,449,689.35+
LIABILITIES:			
Demand Deposits	\$209,392,685.01	\$205,203,423.34	\$ 4,189,261.67+
Time Deposits	67,389,717.33	62,286,346.94	5,103,370.39+
Public Deposits	37,275,866.14	33,285,675.30	3,990,190.84+
Due to Banks	12,191,059.42	13,983,057.76	1,791,998.34—
Capital Stock	5,782,500.00	5,480,000.00	302,500.00+
Surplus	7,170,000.00	6,787,000.00	383,000.00+
Undivided Profits	4,182,910.63	3,343,254.57	839,656.06+
Reserves	236,464.92	177,180.28	59,284.64+
Bills Payable and Rediscounts	600,000.00	400,000.00	200,000.00+
Other Liabilities	2,857,478.88	2,683,054.79	174,424.09+
	<u>\$347,078,682.33</u>	<u>\$333,628,992.98</u>	<u>\$ 13,449,689.35+</u>
		Increase	\$ 13,449,689.35+
GRAND TOTAL — ALL BANKS IN MONTANA	<u>\$696,393,811.04</u>	<u>\$673,235,277.69</u>	<u>\$ 23,158,533.35+</u>

**Aggregate Resources and Liabilities of 15 Building and Loan Associations of  
Montana, June 30, 1955, Compared with Reports of June 30, 1954**

RESOURCES:	June 30, 1955	June 30, 1954	Increase + Decrease—
Real Estate Loans	\$ 37,414,622.76	\$ 31,513,639.37	\$ 5,900,983.39+
Real Estate Contracts	106,691.71	61,657.87	45,033.84+
Real Estate Owned	17,716.12	19,701.64	1,985.52—
Office Building, Furniture and Fixtures	423,435.75	299,380.11	124,055.64+
Stock Loans	263,309.20	277,883.18	14,573.98—
Bonds, Warrants, etc.	4,598,205.57	4,965,169.10	366,963.53—
Cash and Due from Banks	2,532,855.62	1,713,920.31	818,935.31+
Stock in Federal Home Loan Bank	615,900.00	513,800.00	102,100.00+
Other Resources	9,167.75	30,900.23	21,732.48—
	<u>\$ 45,981,904.48</u>	<u>\$ 39,396,051.81</u>	<u>\$ 6,585,852.67+</u>
		Increase	\$ 6,585,852.67+

LIABILITIES:			
Installment Stock	\$ 25,536,986.70	\$ 21,433,744.29	\$ 4,103,242.41+
Prepaid Stock	2,645,137.86	2,317,153.65	327,984.21+
Full Paid Stock	13,474,990.00	12,036,140.00	1,438,850.00+
Bills Payable	360,528.76	264,205.94	96,322.82+
Due Borrowers	979,763.69	714,864.45	264,899.24+
Other Liabilities	17,049.75	25,913.17	8,863.42—
Contingent Fund	1,792,383.96	1,447,228.95	345,155.01+
Reserves and Undivided Profits	1,175,063.76	1,156,801.36	18,262.40+
	<u>\$ 45,981,904.48</u>	<u>\$ 39,396,051.81</u>	<u>\$ 6,585,852.67+</u>
		Increase	\$ 6,585,852.67+